

OPEN ENROLLMENT REMINDERS

DISABILITY ELECTION PERIOD FOR VESTED STATE EMPLOYEES

One-Time Election - October 17th through December 15th, 2005

AND

FLEXIBLE SPENDING ACCOUNT

November 1st through November 21st, 2005 for Plan Year 2006

What would you do with some extra cash?

Flexible Spending Accounts allow you to save money by not paying taxes on certain health and childcare expenses. How does it work? Your election amount is deducted from your paychecks. BEFORE taxes are taken. After you incur an expense, submit a claim to ASI. You receive reimbursement for the entire amount. So, you never pay tax on the deductions OR your reimbursement.



Flexible Spending Accounts allow you to save money on:

Health Care Expenses

- Copays, coinsurance, deductibles
- Eyeglasses, contact lenses, Lasik *
- Dental work, orthodontics*
- Prescriptions, Over-the-Counter meds
- Many more expenses

* = Contact ASI for more details

Dependent Care Expenses

- Babysitting expenses
- Daycare expenses
- General purpose day camps
- Before & after school care costs

Qualifying claims are processed within one business day of receipt with payments issued the same day the claim is processed.

Sign up for Direct Deposit and receive your money even FASTER !!

***Online Open Enrollment for State of Delaware employees is from
November 1 to November 21, 2005 for 2006 Plan Year***

Online Enrollment at www.asiflex.com/de or www.delawarepersonnel.com/benefits

Employees are required to print a copy of the confirmation statement of their enrollment, as this will be required in case of a discrepancy in the election amount and/or to verify enrollment. If you do not have access to the Internet, please contact your Human Resources Office, call Statewide Benefits at 302-739-8331, or ASI may be reached at 1-800-659-3035.

OPEN ENROLLMENT REMINDERS

FLEXIBLE SPENDING ACCOUNT

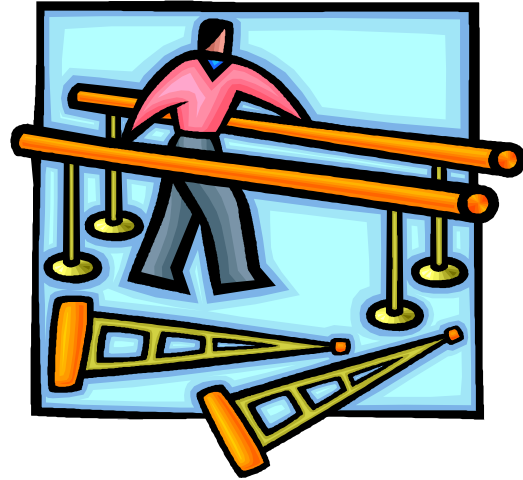
November 1st through November 21st, 2005 for Plan Year 2006

AND

DISABILITY ELECTION PERIOD FOR VESTED STATE EMPLOYEES

One-Time Election – October 17th through December 15th, 2005

Effective January 1, 2006, members of the State Employees' Pension Plan will be eligible to participate in a new disability insurance program! This *new* disability insurance program is an alternative to the current disability benefits offered and will be provided by The Hartford to provide you with income protection if you cannot work due to injury or illness.



Employees will have a combined Short-Term Disability benefit and a Long-Term Disability benefit as follows:

Short-Term Disability

- Commences after a 20-day elimination period for continuous illness
- Provides a benefit of 75% of pre-disability income for 26 weeks
- May use accrued sick or vacation leave to increase payment to 100% of pre-disability income
- Is provided at no premium cost to the employee!

Long-Term Disability

- Commences after the expiration of the 26-week Short-Term Disability benefit
- Provides a benefit of 60% of pre-disability income until age 65
- Upon reaching normal retirement age, the disability recipient can apply for a service pension benefit.
- Is provided at no premium cost to the employee!

Online Enrollment at www.delawarepensions.com. This is a ONE-TIME ELECTION enrollment period from October 17, 2005 through December 15, 2005.

More details about the new disability insurance program, including information to assist with making the decision of whether to elect the new disability insurance program (for vested employees) and how to enroll were recently mailed to your home. If you have questions about your disability benefit options, please call the Office of Pensions at (302) 739-4208 or (800) 722-7300. The State of Delaware is committed to providing employees with access to the best possible benefits at the best possible price.